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The Consumer's Responsibility¹

By HARTLEY WITHERS

Editor of *The Economist*, London

WE are all of us consumers or money-spenders, and all of us, including the very poorest, could spend our money to better advantage if we tried, and make the world a much pleasanter place for ourselves and others.

"Why should I try?" asks someone very plentifully endowed with common sense. "What has it to do with me? I earn £1,000 a year, and I work for it. I shouldn't be paid this income if I wasn't worth it to somebody, and why on earth shouldn't I spend it exactly as I like? I am not responsible for our economic system. It hasn't treated me badly. I pay a lot of people to look after the government of the country and it's their business to put things right if they're wrong. I entertain freely; I give plenty away to objects that I think deserving. It's my own money, and why shouldn't I do what I like with it?"

First of all, let us try to frighten him a little. If there is any likelihood that a real economic improvement can be brought about by more sensible spending, it is surely better to try this method instead of letting things drift towards terrible experiments like general strikes, and the possibility of bloodshed and perhaps revolution. Surely it is plain that never before in the world's history has there been such world-wide unrest among the workers. Those who are in sympathy with the

workers and think that they ought to, and must, get a bigger share of the world's goods, are glad to see this unrest. But to the man who is quite content with the manner in which wealth is at present distributed, and only wants to enjoy his own income, it must be a most disquieting and uncomfortable system. For he feels that he is really much more vulnerable than the workers. He must have his three good meals a day, perhaps four. They are quite used to going hungry—one of the most pathetic facts in language is the existence of a regular word for it in the north country, to "clem." If the workers could only solve the question of unity among themselves, so that a strike meant a really unanimous cessation of work by them, a general strike would become a terrible weapon against people who do not like to miss their accustomed creature comforts for a day. It is easy to talk about the strong hand and martial law, but the strong hand is a game that two sides can play at, and martial law may be met by martial lawlessness.

But if our common sense friend is a hearty, robustious person, who is not going to be frightened by phantom pictures of what might happen, we must try to persuade him that he is wrong in his confidence about his economic value and his right and title to all the good things that he enjoys. We must put it to him that of course he must do just what he likes with his money, but that possibly if he thought the matter out he might like to use it in a manner that is a little different

¹ This is an article prepared for the use of the British National War Savings Committee which Mr. Withers sent as his contribution to this volume, also.

from his present method of spending. Because if he has done us the honor of reading the preceding pages he has been brought face to face with the fact that by spending money on luxuries he causes the production of luxuries and so diverts capital, energy, and labor from the production of necessities, and so makes necessities scarce and dear for the poor. He is not asked to give his money away, for he would probably do more harm than good thereby, unless he did it very carefully and skilfully; but only to invest part of what he now spends on luxuries so that more capital may be available for the output of necessities. So that by the simultaneous process of increasing the supply of capital and diminishing the demand for luxuries the wages of the poor may be increased and the supply of their needs may be cheapened; and he himself may feel more comfortable in the enjoyment of his income.

Then we proceed to appeal to that excellent common sense of his, and ask him whether he is quite sure that because he receives £1,000 a year he is really worth to the community ten times as much as the artizan who is paid two pounds a week. How much of his £1,000 a year does he really owe to himself and his own exertions and abilities, and how much of it ought to be credited to his education and nurture and the long start with which he began life? If we all started from scratch, he might fairly make some claim to having earned his success himself, though even so he would have to allow a very wide margin for luck; for his will be a rare experience if he cannot call to mind schoolfellows of his own, just as well endowed as he is in character and ability, to whom fate has only opened her purse to the

extent of a few hundreds a year. Moreover, if he will remember the store of intelligence that lies dormant among the workers because they have no real education to awaken it, he will see that if the career were actually open to talent, and all talent had a genuine chance of being developed, it is possible that his abilities and attainments might be of quite commonplace standard. As it is, owing to this lamentable waste of the intelligent material that lies ready to our hands, the business world is always crying out about the scarcity of available brains.

Moreover, still appealing to his common sense, we ask him to wonder how much use his own abilities would be to him if it were not for the rest of the community that gives him ease and security and supplies him with all the comforts and luxuries that he enjoys. The argument so commonly used about landlords—that it is their neighbors who make their property valuable, by wanting to live on it—is true in a certain degree about all of us. Whatever our gifts of mind and body may be, they would avail us little towards achieving comfort, to say nothing of luxury, if we found ourselves planted by ourselves on a barren mountain top. Man, as a solitary unit, cannot acquire the well-being that is now enjoyed by the comfortable classes; he can only do so as a member of an economic brotherhood. We are accustomed to think of our economic civilization as based on competition, but in fact coöperation is much more important to it, for it is impossible to compete unless one first coöperates. This being so, since all of us who are comfortable and well fed and easy are so by the exertions of our fellows, is it in accordance with common sense,

which is closely allied with common sympathy, to stand by and see millions of those who help to provide our comfort go short of the necessities of life if we can do anything to better their lot? Is it "good business"—for all this question is a matter of business—to spend money on things that one does not really need, if by so doing we impoverish the workers and sap the strength of the nation?

"But," we shall be told, "there always must be rich and poor. It's a law of Nature that some shall be strong and some shall be weak, and that the weak shall go to the wall."

Of course there must always be rich and poor. Even if all our incomes were made equal tomorrow, there would still be a great difference in the degree of our welfare, for some men can live cheerfully on a hundred a year, and to others a thousand is penury. But because there must always be differences that is surely no reason for sitting still and leaving things alone if by a slight change in the habits of the spending classes some of the more glaring differences can be lessened.

As to the law of nature and the necessary division of mankind into strong and weak, is it safe to appeal to it before we have made quite sure that those now at the top are really the strong and those at the bottom are the weak? If the law of nature really had free play we might see a very startling redistribution of the good things of the earth. "Were there," says a great scientist and thinker, "none of those artificial arrangements by which fools and knaves are kept at the top of society instead of sinking to their natural place at the bottom, the struggle for the means of enjoyment would ensure a constant circulation of the human units of the social compound,

from the bottom to the top and from the top to the bottom."²

Civilization, in fact, consists chiefly of a series of triumphs over the laws of nature. In a natural state, if we had a decayed tooth it would go on decaying till it gave us such pain that we should pray some kindly brother savage to batter it out with a boulder, and it is likely that he would knock out two or three more with it. Civilization provides a dentist who stops it for us and preserves it as a useful member of our anatomy. In a natural state, when dimmed eyesight and dwindling muscular power made it impossible for us to get food by hunting or fishing we should either die of hunger or be mercifully eaten by a wild beast. Civilization keeps us alive and useful long after the laws of nature would have forbidden us to cumber the earth, and finally lets us die comfortably in our beds. If the laws of nature were given free play, any question at issue between a set of Northumbrian pitmen and the shareholders for whom they work would very shortly be settled, and the shareholders, or their remnants, would be found shouting for the police. As it is, the artificial arrangements of which Huxley complains, work for the benefit, not only of fools and knaves, but of all who lead comfortable and sheltered lives, and have got nice well-paid posts, largely through the accident of being born in a certain class, and having been taught certain things at school, chiefly by their schoolfellows. We had better be very careful about talking of the survival of the fittest, for the more closely common sense looks at the matter the less certain its possessor will be that in a really natural struggle he would be among the survivors. The reason why

² Huxley, *Evolution and Ethics*.

man, naturally a very weak animal, has triumphed over all his natural enemies is because he had the good sense, by coöperation and care for the weak, to overcome much of the terrible waste that is implied by the unrestricted working of the law of the survival of the fittest. He has acted by the weaker members of his tribe, who, by natural laws, ought to have perished, as the dentist acts by our weak teeth, and kept them as useful members of society. In fact, we have carried our conquest of natural laws so far that a man's grasp of the good things of life depends much less on his strength and courage and ability than on the position and circumstances in which he happens to be born. "Virtue is of little regard in these costermonger times," and we are faced by a state of things under which large numbers of us, and those by no means always the weakest, do not get a fair chance of life. Common sense surely compels us to do anything that can be done to put this right, and in the meantime advises us not to talk too loudly about the laws of nature, if our position in the world depends on artificial laws which defeat them.

But common sense has still another cartridge in its belt. We shall be told that, even if we could persuade the spending classes, by more sensible spending, to increase the supply of capital, raise the wages of the workers, and cheapen the necessities of life, we should not have touched the most serious side of the problem of poverty, which is the existence of a host of people who, from mental and bodily weakness, are not fit to work, and so could not benefit by an increase in the wages of the workers. This is quite true, but I never suggested that the reform put forward in these pages

could, if adopted, cure all the economic evils in the world. It is very safe to say that any remedy which is expected to cure everything is almost certain to cure nothing. But at least it may be claimed, if wages were raised and the prices of necessities were lowered, that the creation of these unfortunate folk, whom heredity and environment have combined to deprive of man's birthright, would be sensibly checked, and, if the process were carried far enough, would be stopped altogether. Then all that would have to be done would be for the State either to see to it that they did not reproduce themselves or to take such measures for the care of their offspring that environment might have a fair chance of undoing the hereditary weakness.

For how has this army of the unfit, whose existence is the most ghastly condemnation of our economic system, come into being? They are the creation of low wages, assisted by the miserable conditions under which the worst paid of the workers have lived for generations, and to this source of their production has been added irresponsible spending, extravagance, and consequently weakened moral fibre among the richer classes, which have turned out spendthrift ne'er-do-wells, who, in spite of all the artificial arrangements complained of by Huxley, have gradually sunk to the dregs. Both these sources of the output of unemployables might be stopped up, if the reform suggested in these pages were set to work and given time to bring forth its results. Probably it would take many generations before it would be possible altogether to weed out the unfortunate wights who are, in the expressive popular phrase, "born tired," and simply cannot face the daily effort of regular work. But

much might be done to stiffen their backbones and lessen their number if, instead of encouraging their production by underpaying our workers and making their lot difficult, and setting a stupid example of irresponsible and wasteful spending among the richer classes, we tried to bring home to all, the simple fact that by wrong spending we aggravate the economic evils of our present system, and that by wise spending we help to correct some of them.

As things are at present, the manner in which we spend our money is a matter in which we are swayed less by intelligence than by habit and convention and sheep-like mimicry of one another, tempered by weak-minded submission to the bullying of the advertiser.

"Although," says Dr. Hadley, "laws prescribing what a man may buy or sell have fallen into disuse, it must not be supposed that every man exercises his intelligence and pleasure to buy what will give him the most happiness. People are bound by custom where they have ceased to submit to law. A large part of the expense of most people is regulated, not by their own desires and demands, but by the demands of the public sentiment of the community about them. The standard of life of every family is fixed in large measure by social conventions. Few are intelligent enough to break away from those conventions, even where they are manifestly foolish. Although we have made much progress in the direction of economic freedom, it is a mistake to assume that the authority of custom in these matters is a thing of the past. With most men custom regulates their economic action more potently than any calculation of utility which they are able to make. Nor can we assume, as some

writers are prone to do, that such custom represents the average judgment of the community as to the things needed for the comfort and happiness of its members. It represents an average absence of judgment—a survival of habits which doubtless proved useful in times past, but which in many instances have entirely outlived their usefulness. The success of advertising shows how little intelligence is habitually exercised in these matters. A man does not generally use his nominal freedom to buy what he wants until someone comes and tells him in stentorian tones what he wants to buy. The authority of custom and tradition can only be overcome by the authority of drums and trumpets. It is a mistake to draw too fine-spun deductions as to the motives which guide buyers in their choice, when three-quarters of the buyers exercise no choice at all. It is not merely that people want things which hurt them, or which fail to do them the maximum good . . . but that they buy things, without knowing whether they want them or not, through sheer *vis inertiae*."³

This uncomfortable string of home-truths, dealt out to us all by a distinguished economist, would not hit us very hard if we were the only sufferers by the absurdities that he puts before us so clearly. If we choose to waste our own money at the bidding of convention and the advertiser, and if we could do so without hurting anybody else, we need only say with Puck:

Lord, what fools these mortals be!

and leave ourselves to the consequences of our folly. But the folly becomes tragedy when we have once grasped the fact that bad spending makes the

³ Hadley, *Economics*, chap. iii.

poor poorer, and it becomes necessary to look more closely into this question of the consumer's responsibility and to see whether something cannot be done to deliver him from the yoke of convention and from the paw of the advertising lion.

A sense of responsibility in the enjoyment of wealth is no new-fangled notion. In the Middle Ages the owner of land, then the form in which wealth was most commonly held, owned it only on condition that he put so many men, in proportion to his wealth, into the field when called on by his sovereign, and put himself at their head when they went into battle. This responsibility is long obsolete, and in the eye of the law and of custom a man who cuts off coupons or draws dividends and rents, or earns a big salary, may do as he pleases with his money. If he makes handsome contributions to charity, it is counted to him for righteousness, and rightly, since he is giving away what he believes, and his neighbors believe, to be his own. But, in fact, it is his own only in a very limited sense. If he has inherited it, he owes the peaceful possession of it to the protection given him by the rest of the community. If he earns it by his abilities, he owes it to exceptional training that his abilities have had, and to the neglect of the abilities of the greater part of the population, through lack of this training. The ease and comfort that he enjoys only exist because he is a member of a great whole, that works for him and works with him. If he spends his money in a manner that is harmful to the whole, he is not making a fair return to it for the benefits that it pours on him, and any expenditure that makes the lot of the poor harder is unquestionably harmful to the nation as a whole. Apart from any considera-

tions of humanity and equity, it is economically unsound that a large proportion of the population should be short of the necessities of life.

It is a commonplace that needs no proof that extravagance on the part both of nations and of individuals has increased very fast in the last few generations. The consequences, scarce capital and high prices, are before our eyes, "plain as way to parish church." High taxes prevent our saving and so does a so-called high standard of comfort, which generally means a high standard of ostentation, and of expenditure according to convention, instead of according to our wants.

"For at least half his expenditure," says Mr. Dibblee, "an ordinary individual does not know what he wants, and out of the other half for at least a half he does not get what he wants. . . . Half the furniture of any house is mere mimicry of other establishments, whose use is in display without beauty or comfort. Half the clothing of either children or adults is dictated by fashion and discarded before consumption. Half the wages of most of those who pay any for domestic service are for the performance of ceremony, useless, boring, and time-wasteful. Few of us are perhaps willing to admit this specifically in our own cases. . . . But it is easier to see the truth of such a generalization in the habits of others, particularly of the very rich, whose estates and stables, yachts, gardens and pictures are bought for them, kept going for them and regulated for them down to the last boot-button by a whole army of officials and experts, with only an occasional reference to any personal enjoyment which their owner may expect from them."⁴

⁴ "The Laws of Supply and Demand," pp. 22, 24.

Let us leave the question of national extravagance to statesmen. Individual extravagance is a matter that each one of us can deal with himself, as far as he is guilty of it. As long as he believes that he only is a sufferer by it, and that if he outruns the constable he alone takes the consequences, he can go on merrily wasting the good things of the earth. But when once he has grasped the fact of the consumer's responsibility, he sees that it is one which he cannot evade. We are all consumers, and by our demand for goods and services we decide what goods and services shall be brought forth into the world's mart. If we abstain from, or reduce, our luxuries and frivolous consumption, we check the production of luxuries, and set free capital and energy for the production of necessities. At the same time, by checking our consumption of goods that we do not want we save more capital and so quicken the demand for labor, and so the workers are enabled to take advantage of the increased supply of necessities. When the workers are all supplied with necessities and poverty in its grimmest aspect has been driven off the face of the civilized earth, then it is likely enough that increased production may give us a surplus that we can use as we like. At present we consume luxuries at the expense of the ill-fed workers.

As we are all consumers so we all have this consumer's responsibility, and nearly all of us ignore it. Extravagance is rife in all classes. Thanks to the drums and trumpets of the advertiser, and the blatant publicity with which the luxurious exploits of the wealthy are nowadays chronicled, the habit of aping the expenditure of those better off than ourselves is pathetically general. The thriftlessness of

the poor, and the terribly bad use that they make of the pittance that civilized society hands out to them, are lamented by all who have worked among them. The marvels that the really destitute achieve in keeping body and soul together on next to nothing, are almost paralleled by the recklessness with which those who are rather better off take no thought for the morrow, and waste on betting or drink or cheap finery, money that is needed for their food and clothing. In their case it is natural enough. How many of us, who have been brought up differently, would act differently if we had to live their lives and face the problems that they deal with daily, and look forward to the future that is before them? But it is one of the lessons that the leaders of the workers have to teach, that they also have responsibility as consumers and that labor can never win a complete victory until it has conquered its own lack of thrift.

"When we remember," says Walker, "that the expenditure of the people of Great Britain, annually, for alcoholic beverages reaches the enormous sum of £180,000,000 . . . four-fifths, at least, of which is spent in a way that is not only without any beneficial effect, but is positively injurious, a large part of it going to the destruction of moral, intellectual, and physical power, we get a rude measure of the force which a wiser consumption of wealth might introduce into the economic life of that country."⁵

In this matter of the consumer's responsibility an enormous influence can be exercised by women. In the constituency of consumers they have

⁵ *Political Economy*, Part V, chap. iii. The Second Edition, from which I quote, was published in 1887. Our National drink bill for 1913 was 166½ millions.

already got a vote and a majority, and can use it today with overwhelming effect. Most of the world's spending is done by them, especially in the middle class, whose numbers and wealth make its action all-important. In many middle class households the man, the ostensible head of the family, is more or less in the position of the doctor described by Mr. Arnold Bennett in *Buried Alive*, whose "wife and two fully developed daughters spent too much on their frocks. For years, losing sight of the fact that he was an immortal soul, they had been treating him as a breakfast-in-the-slot machine: they put a breakfast in the slot, pushed a button of his waistcoat, and drew out banknotes." Household expenditure, that bulks so large in most of our budgets, is usually regulated almost entirely by the women of the family, who are the spending departments of the domestic Civil Service. If women could be brought to see, and act on, their responsibility as consumers, we should have made a long step forward towards a big reform. How far some of them are from this perception is shown by the example of a lady who lately achieved the honor of public mention in the newspapers by owning over a hundred nightgowns.

Summing our conclusions up, we may say that two evils now stand in the way of a better share for the workers in the good things of the earth. These are the dearness and scarcity of capital and the dearness and scarcity of food and raw materials. Both these evils every one of us can help to correct by spending less on luxuries, and living more sensible lives, in accordance with

a more genuine standard of comfort, based on our real wants instead of mimicry of the extravagance of our neighbors.

If we did so we should at the same time be working to do away with two important causes of discontent with the results of civilization. The discontent is due partly to our comparing our present comforts, not with those enjoyed by our forbears, but with those indulged in by our neighbors, and partly to an uncomfortable feeling that the existence of poverty in the midst of wealth is a disgrace to our civilization. Now we find that we can do something towards expelling both these causes of discontent by a single effort of mind, by seeing that members of the well-fed classes are better off than they have ever been before, if only they would recognize the fact and not always be asking for more. The keenness of the struggle among them is only due to a false ideal, which makes comfort consist in spending more than one's neighbor. If they would straighten out this twist in their minds, they would kill one cause of discontent at a blow, and by the more rational expenditure that would follow they would do something to kill the other; by checking the demand for luxuries, laying by more capital for industry, and helping the production of necessities. So we might do something towards making a world in which the poverty of those who do the hardest work should no longer be a reproach to all who enjoy its comforts. And we could do it ourselves, every one of us who have more than a living wage.